

EXHIBIT 10

Lewis E Keener
18535 Michaelangelo Dr
Dallas, TX 75287-3324

May 25, 2020

Bank of America
P O Box 851001
Dallas, TX 75285-1001

Re: Account [REDACTED]-0792

I am writing you to let you know that a great injustice has been done and has caused grief, pain, and loss to me.

I have enclosed a copy of the letter and attachments sent on January 30, 2020. The documents show the numerous times I have contacted Bank of America to have this matter resolved. In addition to the letter, I have made numerous phone calls to attempt to reach someone who will correct the account and each time I have been promised that the account will be corrected but no action has been taken.

Also enclosed is a letter to me dated March 17, 2020, that states the claim has been resolved in my favor and that the charges and interest and fees will be credited. That credit has not been applied to my account.

I have three accounts with Bank of America. On May 21, 2020, I received two emails telling me that the other two accounts have been closed. It is apparent that these accounts are being closed because of the balance still showing on this account. This is a decision that is unwarranted and I have done nothing to cause the closures.

I have also enclosed a police report that I filed showing the crime that was committed against me by someone charging 17,054.68 to my credit card.

I am requesting a written response that shows you are responding to correct this injustice and close out these false charges and interest and fees.



Lewis E Keener

DALLAS POLICE DEPARTMENT SUMMARY INCIDENT REPORT

REPORT NUMBER: 802915-2020



INCIDENT INFORMATION

| | | | | | | |
|---------------------------------|--|---|--|--|---|-----------|
| INCIDENT CODE NA-99999999-Z6 | INCIDENT TYPE CREDIT CARD OR DEBIT CARD | INITIAL SUPP <input checked="" type="checkbox"/> | DATE/TIME STARTED 11/17/2019 06:40 AM | DATE/TIME ENDED 11/17/2019 06:48 AM | DATE/TIME REPORTED 03/10/2020 02:55 PM | |
| REPORT FILED FROM *** | TRACKING NUMBER T20003657 | LOCATION OF OCCURRENCE 18535 Michaelangelo Drive, Dallas, TX 75287 | | | APPROVED BY: 121912/Jacqueline Gardner | |
| LOCATION TYPE OTHER/UNKNOWN | THEFT TYPE | METHOD OF ENTRY | METHOD OF EXIT | PT OF ENTRY | PT OF EXIT | ENTRY LOC |

PERSON LISTINGS

| | | | | | | | | | |
|--------------------------------|-----------|-------------------------|--------------------------|-----------------------|------------|-------------------|----------|----------------------|---------------|
| 1 | TYPE V | LAST NAME Keener, SR | FIRST NAME Lewis | MIDDLE NAME Edward | DOB *** | RACE *** | SEX * | DRIVER LIC NO *** | LIC ST *** |
| | SSN | ETHNICITY *** | RESIDENT *** | EYE COLOR | HAIR COLOR | AGE | HEIGHT | WEIGHT | CELL PHONE |
| EMAIL keen.deak@verizon.net | | | RESIDENCE ADDRESS *** | | | HOME PHONE *** | | | |
| EMPLOYER NAME | | | BUSINESS ADDRESS *** | | | WORK PHONE | | | |

NARRATIVE

Someone charged a total of \$17054.68 on my credit card, I did not do this and as you can see I told Bank of America about it and disputed the charges. The Bank said I should file a Police report so I am
Thank you



BANK OF AMERICA

www.bankofamerica.com

LL 0320 269 630 25078 #001 AB 0.419
LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-8324



March 17, 2020

Account number ending in: 1801

Lewis E Keener Sr:

Good news - your claim has been resolved.

We're happy to let you know a credit(s) has been placed on your account that includes any interest charges and fees that you were charged. You don't have to do anything on your end - you'll see the credit(s) on your monthly statement. We appreciate your patience and are happy we could resolve this for you.

It's important you know that sometimes we receive new information from the merchant that can cause your claim to be reopened. Don't worry, if this happens, we'll let you know and if we need anything additional from you.

Your security is our priority

Together, we can make the strongest possible defense against fraud. You can take simple steps like using strong, unique passwords for Online and Mobile Banking, and by confirming the email address and mobile number we have are up to date. You can also sign up for customized alerts to let you know when something unusual happens with your account.

Thank you for being our client.

6/1 2/6 02/2

BANK OF AMERICA

Alaska.
Mileage Plan

P.O. BOX 15284
WILMINGTON, DE 19850

LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3324

Customer Service Information:

www.bankofamerica.com
1.800.552.7302

TTY: 1.800.346.3178

Mail billing inquiries to:
Bank of America
P.O. Box 982234
El Paso TX 79998-2234

Mail payment to:
Bank of America
P.O. Box 851001
Dallas TX 75285-1001

April 24 - May 23, 2020

Account# 0792**Account Summary**

| | |
|--------------------------------------|-----------------|
| Previous Balance | \$17,800.25 |
| Payments and Other Credits | \$0.00 |
| Purchases and Adjustments | \$0.00 |
| Fees Charged | \$39.00 |
| Interest Charged | \$216.98 |
| New Balance Total | \$18,056.23 |
| Total Credit Line | \$17,500.00 |
| Total Credit Available | \$0.00 |
| Cash Credit Line | \$5,400.00 |
| Portion of Credit Available for Cash | \$0.00 |
| Statement Closing Date | 05/23/2020 |
| Days in Billing Cycle | 30 |

Payment Information

| | |
|---------------------|-------------|
| New Balance Total | \$18,056.23 |
| Current Payment Due | \$433.00 |
| Past Due Amount | \$1,545.00 |

| | |
|---------------------------|------------|
| Total Minimum Payment Due | \$1,978.00 |
| Payment Due Date | 06/20/2020 |

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$39.00** and your APRs may be increased up to the Penalty APR of **29.99%**.

Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

| If you make no additional charges using this card and each month you pay | You will payoff the balance shown on this statement in about | And you will end up paying an estimated total of |
|--|--|--|
| Only the Total Minimum Payment | 28 years | \$37,212.00 |

If you would like information about credit counseling services, call 866.300.5238.

23

0792

BANK OF AMERICA
P.O. BOX 851001
DALLAS TX 75285-1001

Account Number: 0792

| | |
|---------------------------|-------------|
| New Balance Total | \$18,056.23 |
| Total Minimum Payment Due | \$1,978.00 |
| Payment Due Date | 06/20/2020 |

Enter payment amount \$



For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or

Mail this coupon along with your check payable to: Bank of America

LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3324

I: 0792 079211

keen.deak@verizon.net

From: Bank of America Alert <customer.assistance.bac@assist.bankofamerica.com>
Sent: Thursday, May 21, 2020 3:00 PM
To: keen.deak@verizon.net
Subject: Lewis E Keener Sr, Important information about your credit card

ACCOUNT CLOSURE

Account number ending in 6447



**Unfortunately, we've made the decision
to close your credit card account ending
in 6447 on 5/21/2020.**

We wanted to let you know about this change in your credit card account status as soon as possible. We want to make sure you understand how this change could affect you and what you can expect.

We'll be sending you a separate letter by mail to explain why we made this change. Please read it carefully. It provides you with more detailed information.

If you have any recurring payments linked to this account, please be sure to make other payment arrangements.

We apologize for any inconvenience closing the account causes you.



Learn more about understanding and improving credit by visiting [Better Money Habits](#), which provides tools and information to help you manage your money.

[Contact Us](#) | [Privacy & Security](#)

You're receiving this servicing email as part of your existing relationship with us.

Bank of America, PO Box 25118, Tampa, FL 33622.

Bank of America, N.A. Member FDIC. Equal Housing Lender 
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This email was sent to: keen.deak@verizon.net

EMAIL-11-19-0469.A



keen.deak@verizon.net

From: Bank of America Alert <customer.assistance.bac@assist.bankofamerica.com>
Sent: Thursday, May 21, 2020 3:01 PM
To: keen.deak@verizon.net
Subject: Lewis E Keener Sr, Important information about your credit card

ACCOUNT CLOSURE
Account number ending in 5220

BANK OF AMERICA

**Unfortunately, we've made the decision
to close your credit card account ending
in 5220 on 5/21/2020.**

We wanted to let you know about this change in your credit card account status as soon as possible. We want to make sure you understand how this change could affect you and what you can expect.

We'll be sending you a separate letter by mail to explain why we made this change. Please read it carefully. It provides you with more detailed information.

If you have any recurring payments linked to this account, please be sure to make other payment arrangements.

We apologize for any inconvenience closing the account causes you.



Learn more about understanding and improving credit by visiting Better Money Habits, which provides tools and information to help you manage your money.

[Contact Us](#) | [Privacy & Security](#)

You're receiving this servicing email as part of your existing relationship with us.

Bank of America, PO Box 25118, Tampa, FL 33622.

Bank of America, N.A. Member FDIC. Equal Housing Lender 
©2020 Bank of America Corporation. All rights reserved.

This email was sent to: keen.deak@verizon.net

EMAIL-11-19-0469.A

**Lewis E Keener
18535 Michaelangelo Dr
Dallas, TX 75287**

January 30, 2020

**Bank of America
P O Box 851001
Dallas, TX 75285-1001**

Re: Account [REDACTED]-0792

I am writing to you regarding a dispute of charges on this account that we have been told is being researched.

Here are the charges in question:

| | | |
|-------|----------------------|----------|
| 11/17 | Slydepay | 845.07 |
| 11/17 | Immo Sarl | 4,389.31 |
| 11/17 | rexinternational.net | 5,910.15 |
| 11/17 | rexinternational.net | 5,910.15 |

These charges total 17,054.68

I have called 3 times about these charges and even though the charges are in research, I would like to send you a written statement for our records.

On the October 23, 2019 statement you can see printed there that the credit limit on this account was \$5,000.00. I did not request a credit increase, but on the November 23, 2019 statement the credit line shows \$17,500.00. Evidently it was changed before these charges were accepted on the account. After the phone calls and the dispute of charges, the credit line was changed again. On the December 23, 2019 statement it shows \$5,400.00.

I was contacted in November, 2019, to verify the charges and immediately called and stated these were not my charges.

I looked online to identify the vendors involved. It appears these charges were made for 2 international air flights and an international hotel. I have not traveled by air to an international destination for many years. I am a senior adult on a fixed income. I am a disabled veteran with multiple health issues. I am not able to travel long distances. It is preposterous to think these charges were made by me.

I believe that is was Bank of America's error to accept these charges when they are 12,000 over the credit limit on this account. I think it is harmful to my credit rating to keep these charges on my account.

I would appreciate an update on the research into these charges and I would especially like for you to remove them from my balance as soon as possible. The January 23, 2020, statement shows a payment is due and that the account is past due. I have a very good credit rating and I do not want my credit rating to be adversely affected because of this error. I am innocent of any wrong-doing.

Thank you in advance for a prompt response.

Sincerely,



Lewis E. Keener

VISA SIGNATURE

Alaska
Mileage Plan

SS 0127 N 867 954 12 24813 #001 AB 0.412

LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3324

Customer Service Information:

www.bankofamerica.com

1.800.552.7302

TTY: 1.800.346.3178

Mail billing inquiries to:

Bank of America

P.O. Box 982234

El Paso TX 79998-2234

Mail payment to:

Bank of America

P.O. Box 851001

Dallas TX 75285-1001



Account Summary

| | |
|--------------------------------------|-----------------|
| Previous Balance | \$17,054.68 |
| Payments and Other Credits | \$0.00 |
| Purchases and Adjustments | \$0.00 |
| Fees Charged | \$28.00 |
| Interest Charged | \$0.00 |
| New Balance Total | \$17,082.68 |
| Total Credit Line | \$17,500.00 |
| Total Credit Available | \$417.32 |
| Cash Credit Line | \$5,400.00 |
| Portion of Credit Available for Cash | \$417.32 |
| Statement Closing Date | 01/23/2020 |
| Days in Billing Cycle | 31 |

Payment Information

| | |
|---------------------|-------------|
| New Balance Total | \$17,082.68 |
| Current Payment Due | \$198.00 |
| Past Due Amount | \$170.00 |

| | |
|---------------------------|------------|
| Total Minimum Payment Due | \$368.00 |
| Payment Due Date | 02/20/2020 |

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$39.00 and your APRs may be increased up to the Penalty APR of 29.99%. **Total Minimum Payment Warning:** If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

| | | |
|--|--|--|
| If you make no additional charges using this card and each month you pay | You will payoff the balance shown on this statement in about | And you will end up paying an estimated total of |
| Only the Total Minimum Payment | 29 years | \$39,129.00 |
| \$603.00 | 36 months | \$21,708.00 (Savings = \$17,421.00) |

If you would like information about credit counseling services, call 866.300.5238.

23

0792

BANK OF AMERICA
P.O. BOX 851001
DALLAS TX 75285-1001LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3324

Account Number: 0792

| | |
|---------------------------|-------------|
| New Balance Total | \$17,082.68 |
| Total Minimum Payment Due | \$368.00 |
| Payment Due Date | 02/20/2020 |

Enter payment amount \$

For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or
Mail this coupon along with your check payable to: Bank of America

079218

LEWIS E KEENER SR | Account # [REDACTED] 0792 | December 24 - January 23, 2020



Transactions

| Transaction Date | Posting Date | Description | Reference Number | Account Number | Amount | Total |
|--|--------------|--|------------------|----------------|--------|---------|
| Fees | | | | | | |
| 01/20 | 01/21 | LATE FEE FOR PAYMENT DUE TOTAL FEES FOR THIS PERIOD | | 0792 | 28.00 | \$28.00 |
| Interest Charged | | | | | | |
| 01/23 | 01/23 | INTEREST CHARGED ON PURCHASES | | | 0.00 | |
| 01/23 | 01/23 | INTEREST CHARGED ON BALANCE TRANSFERS | | | 0.00 | |
| 01/23 | 01/23 | INTEREST CHARGED ON DIR DEP&CHK CASHADV | | | 0.00 | |
| 01/23 | 01/23 | INTEREST CHARGED ON BANK CASH ADVANCES | | | 0.00 | |
| TOTAL INTEREST CHARGED FOR THIS PERIOD | | | | | | \$0.00 |

| 2020 Totals Year-to-Date | |
|--------------------------------|---------|
| Total fees charged in 2020 | \$28.00 |
| Total interest charged in 2020 | \$0.00 |

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

| Type of Balance | Annual Percentage Rate | Promotional Transaction Type | Promotional Offer ID | Promotional Rate End Date | Balance Subject to Interest Rate | Interest Charges by Transaction Type |
|--|------------------------|------------------------------|----------------------|---------------------------|----------------------------------|--------------------------------------|
| Purchases | 16.24%V | | | | \$ 0.00 | \$ 0.00 |
| Balance Transfers | 16.24%V | | | | \$ 0.00 | \$ 0.00 |
| Direct Deposit and Check Cash Advances | 21.49%V | | | | \$ 0.00 | \$ 0.00 |
| Bank Cash Advances | 26.49%V | | | | \$ 0.00 | \$ 0.00 |

APR Type Definitions Daily Interest Rate Type: V- Variable Rate (rate may vary)

Important Messages

You're a valued customer and we want you to know that we haven't received your current payment due. Please send your payment due today. If you've already mailed it, thank you.



LL 1212 315 576 26475 #001 AB 0.412
LEWIS E KEENER SR
18635 MICHAELANGELO DR
DALLAS TX 75287-3324



December 10, 2019

Account number ending in: 1801

Lewis E Keener Sr: unfortunately, we're unable to approve your recent fraud claim.

Our research included the information you provided with your claim, your account history, and if available, information from the merchant, such as a signed receipt or contract. We confirmed the following:

- We confirmed the charge(s) was made using one of your verified devices, like a cell phone or tablet.

What's Next

- Any temporary credits applied to your account will be removed. You'll see it on your monthly statement, along with any additional charges or fees you owe.
- If your account was past due at the time of your claim, and no payments were made, it will return to that same status.
- Please continue to make the required payments on your account.

If you have new or additional information that wasn't provided earlier, please submit to PO Box 982237, El Paso, TX 79998 or call us at 800.472.7970, Monday through Friday, 8 a.m. to 7 p.m. Eastern.

Thank you for your patience while we researched your claim.

VISA SIGNATURE

Alaska.
Mileage Plan

SS 1227 N 678 698 1 26319 #001 AB 0.412

LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3324

Customer Service Information:

www.bankofamerica.com

1.800.552.7302

TTY: 1.800.346.3178

Mail billing inquiries to:

Bank of America

P.O. Box 982234

El Paso TX 79998-2234

Mail payment to:

Bank of America

P.O. Box 851001

Dallas TX 75285-1001

November 24 - December 23, 2019
Account # 0792

Account Summary

| | |
|--------------------------------------|-----------------|
| Previous Balance | \$362.90 |
| Payments and Other Credits | -\$362.90 |
| Purchases and Adjustments | \$17,054.68 |
| Fees Charged | \$0.00 |
| Interest Charged | \$0.00 |
| New Balance Total | \$17,054.68 |
| Total Credit Line | \$17,500.00 |
| Total Credit Available | \$445.32 |
| Cash Credit Line | \$5,400.00 |
| Portion of Credit Available for Cash | \$445.32 |
| Statement Closing Date | 12/23/2019 |
| Days in Billing Cycle | 30 |

Payment Information

| | |
|-------------------------------|--------------|
| New Balance Total | \$17,054.68 |
| Current Payment Due | \$170.00 |
| Total Minimum Payment Due | \$170.00 |
| Payment Due Date | 01/20/2020 |

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$39.00 and your APRs may be increased up to the Penalty APR of 29.99%. **Total Minimum Payment Warning:** If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

| | | |
|--|--|--|
| If you make no additional charges using this card and each month you pay | You will payoff the balance shown on this statement in about | And you will end up paying an estimated total of |
| Only the Total Minimum Payment | 29 years | \$39,338.00 |
| \$602.00 | 36 months | \$21,672.00 (Savings = \$17,666.00) |

If you would like information about credit counseling services, call 866.300.5238.

23

0792

BANK OF AMERICA
P.O. BOX 851001
DALLAS TX 75285-1001LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3324

Account Number: 0792

| | |
|---------------------------|-------------|
| New Balance Total | \$17,054.68 |
| Total Minimum Payment Due | \$170.00 |
| Payment Due Date | 01/20/2020 |

Enter payment amount \$

For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or
Mail this coupon along with your check payable to: Bank of America

0792

LEWIS E KEENER SR | Account # [REDACTED] 0792 | November 24 - December 23, 2019



Transactions

| Transaction Date | Posting Date | Description | Reference Number | Account Number | Amount | Total |
|------------------|--------------|---|------------------|----------------|----------|-------------|
| 12/04 | 12/04 | Payments and Other Credits PAYMENT - THANK YOU TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD | 9981 | 0792 | -362.90 | -\$362.90 |
| 11/17 | 12/10 | Purchases and Adjustments FRAUD DISPUTE | 4000 | 0792 | 845.07 | |
| 11/17 | 12/10 | FRAUD DISPUTE | 0610 | 0792 | 5,910.15 | |
| 11/17 | 12/10 | FRAUD DISPUTE | 9605 | 0792 | 5,910.15 | |
| 11/17 | 12/10 | FRAUD DISPUTE | 4100 | 0792 | 4,389.31 | |
| | | TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD | | | | \$17,054.68 |
| 12/23 | 12/23 | Interest Charged INTEREST CHARGED ON PURCHASES | | | 0.00 | |
| 12/23 | 12/23 | INTEREST CHARGED ON BALANCE TRANSFERS | | | 0.00 | |
| 12/23 | 12/23 | INTEREST CHARGED ON DIR DEP&CHK CASHADV | | | 0.00 | |
| 12/23 | 12/23 | INTEREST CHARGED ON BANK CASH ADVANCES | | | 0.00 | |
| | | TOTAL INTEREST CHARGED FOR THIS PERIOD | | | | \$0.00 |

2019 Totals Year-to-Date

| | |
|--------------------------------|--------|
| Total fees charged in 2019 | \$0.00 |
| Total interest charged in 2019 | \$0.00 |

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

| Type of Balance | Annual Percentage Rate | Promotional Transaction Type | Promotional Offer ID | Promotional Rate End Date | Balance Subject to Interest Rate | Interest Charges by Transaction Type |
|--|------------------------|------------------------------|----------------------|---------------------------|----------------------------------|--------------------------------------|
| Purchases | 16.24%V | | | | \$ 0.00 | \$ 0.00 |
| Balance Transfers | 16.24%V | | | | \$ 0.00 | \$ 0.00 |
| Direct Deposit and Check Cash Advances | 21.49%V | | | | \$ 0.00 | \$ 0.00 |
| Bank Cash Advances | 26.49%V | | | | \$ 0.00 | \$ 0.00 |

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

VISA SIGNATURE



Mileage Plan

SS 1127 N 781 801 13 06749 #001 AB 0.412

LEWIS E KEENER SR
 18535 MICHAELANGELO DR
 DALLAS TX 75287-3324

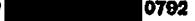


Customer Service Information:

 www.bankofamerica.com
 1.800.552.7302

 TTY: 1.800.346.3178
 Mail billing inquiries to:
 Bank of America
 P.O. Box 982234
 El Paso TX 79998-2234

 Mail payment to:
 Bank of America
 P.O. Box 651001
 Dallas TX 75285-1001

 October 24 - November 23, 2019
 Account #  0792

Account Summary

| | |
|--------------------------------------|--------------|
| Previous Balance | \$323.44 |
| Payments and Other Credits | -\$17,378.12 |
| Purchases and Adjustments | \$17,417.58 |
| Fees Charged | \$0.00 |
| Interest Charged | \$0.00 |
| New Balance Total | \$362.90 |
| Total Credit Line | \$17,500.00 |
| Total Credit Available | \$17,137.10 |
| Cash Credit Line | \$5,400.00 |
| Portion of Credit Available for Cash | \$5,400.00 |
| Statement Closing Date | 11/23/2019 |
| Days in Billing Cycle | 31 |

Payment Information

| | |
|-------------------------------|-------------|
| New Balance Total | \$362.90 |
| Current Payment Due | \$25.00 |
| Total Minimum Payment Due | \$25.00 |
| Payment Due Date | 12/20/2019 |

Late Payment  
 Payment by the  
 \$39.00 and your 
 Total Minimum 
 Payment each per 
 longer to pay off  DATE 12/20/2019 
 If you make no 
 changes using 
 and each month. 
 If you make no 
 changes using 
 and each month. 
 Only the Tot 
 Minimum Paym 
 If you would like 
 866.300.5238. 
 PAY TO Bank of America 0792 
 CATEQ BOA Alaska Air 0792 
 ACCT. Prosperity Bank 













LEWIS E KEENER SR | Account # [REDACTED] 0792 | October 24 - November 23, 2019



Transactions

| Transaction Date | Posting Date | Description | Reference Number | Account Number | Amount | Total |
|---|--------------|--|------------------|----------------|-----------|---------------------|
| | | Payments and Other Credits | | | | |
| 11/05 | 11/05 | PAYMENT - THANK YOU | 2465 | 1801 | -323.44 | |
| 11/17 | 11/20 | FRAUD DISPUTE | 9605 | 0792 | -5,910.15 | |
| 11/17 | 11/20 | FRAUD DISPUTE | 4100 | 0792 | -4,389.31 | |
| 11/17 | 11/20 | FRAUD DISPUTE | 0610 | 0792 | -5,910.15 | |
| 11/17 | 11/20 | FRAUD DISPUTE | 4000 | 0792 | -845.07 | |
| TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD | | | | | | -\$17,378.12 |
| | | Purchases and Adjustments | | | | |
| 11/02 | 11/04 | HEALTHY*BACK INSTITUTE 800-216-4908 TX | 7817 | 1801 | 49.95 | |
| 11/02 | 11/04 | PAYPAL *AFA-DALLAS 402-935-7733 CA | 5817 | 1601 | 25.00 | |
| 11/14 | 11/15 | PSV*Oxford Communiqu 877-6539124 MD | 4842 | 1801 | 287.95 | |
| 11/17 | 11/19 | SLYDEPAY ACCRA 4,620.00 GHS | 4000 | 1801 | 845.07 | |
| 11/17 | 11/19 | IMMO SARL OUAGADOUGOU 2,596,000 XOF | 4100 | 1801 | 4,389.31 | |
| 11/17 | 11/19 | rexinternational.net https://rexin 500,000.00 BDT | 0610 | 1801 | 5,910.15 | |
| 11/17 | 11/19 | rexinternational.net https://rexin 500,000.00 BDT | 9605 | 1801 | 5,910.15 | |
| TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD | | | | | | \$17,417.58 |
| | | Interest Charged | | | | |
| 11/23 | 11/23 | INTEREST CHARGED ON PURCHASES | | | 0.00 | |
| 11/23 | 11/23 | INTEREST CHARGED ON BALANCE TRANSFERS | | | 0.00 | |
| 11/23 | 11/23 | INTEREST CHARGED ON DIR DEF&CHK CASHADV | | | 0.00 | |
| 11/23 | 11/23 | INTEREST CHARGED ON BANK CASH ADVANCES | | | 0.00 | |
| TOTAL INTEREST CHARGED FOR THIS PERIOD | | | | | | \$0.00 |
| 2019 Totals Year-to-Date | | | | | | |
| Total fees charged in 2019 | | | | | | \$0.00 |
| Total interest charged in 2019 | | | | | | \$0.00 |

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

| Type of Balance | Annual Percentage Rate | Promotional Transaction Type | Promotional Offer ID | Promotional Rate End Date | Balance Subject to Interest Rate | Interest Charges by Transaction Type |
|--|------------------------|------------------------------|----------------------|---------------------------|----------------------------------|--------------------------------------|
| Purchases | 16.49%V | | | | \$ 0.00 | \$ 0.00 |
| Balance Transfers | 16.49%V | | | | \$ 0.00 | \$ 0.00 |
| Direct Deposit and Check Cash Advances | 21.74%V | | | | \$ 0.00 | \$ 0.00 |
| Bank Cash Advances | 26.74%V | | | | \$ 0.00 | \$ 0.00 |

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (rate may vary)



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LL 1130 017 851 41506 1801 AB 0.412
LEWIS E KEENER SR
18598 MICHAELANGELO DR
DALLAS TX 75287-3824

|||||

November 26, 2019

Account ending in: 1801

Lewis E Keener Sr:

We've issued a temporary credit for \$17,054.68 while we conduct our research.

What you can expect

- * You'll see the temporary credit on your next statement.
- * Due to the extensive research required to resolve your claim, it may take some time before we're able to inform you of the final result.
- * We'll contact you once we've resolved your inquiry.
- * If it's determined through our research that the transaction(s) is valid, the temporary credit we applied to your account may be reversed.

We're here to help

We appreciate the opportunity to serve your financial needs. If you have questions, please call us at 800.472.7970, Monday through Friday, 8 a.m.-to- 7 p.m. Eastern.

keen.deak@verizon.net

From: Bank of America <billpay@billpay.bankofamerica.com>
Sent: Monday, February 24, 2020 7:56 PM
To: keen.deak@verizon.net
Subject: You have a new e-Bill from Bank of America Credit Card

Importance: High

Bill Pay Alert



You have a new e-Bill from Bank of America Credit Card - Alaska Airlines:



Pay To Account Number: ****0792
Due Date: 03/20/2020
Minimum Amount Due: \$ 674.00
Amount Due: \$ 674.00
Account Balance: \$ 17,276.88

[View and Pay This e-Bill](#)

Please do not reply to this email.

Contact us about this email

If you have any questions, please either call the phone number on your account statement or use the [Contact Us](#) page, so we can properly verify your identity.

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